

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK  
One Bowling Green  
New York, NY 10004-1408**

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IN RE: Steven J. Read  
aka Steven Joseph Read

CASE NO.: 10-14134-jmp

Social Security/Taxpayer ID/Employer ID/Other Nos.:      CHAPTER: 7  
xxx-xx-6180

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**DISCHARGE OF DEBTOR  
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 7/30/10 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

**IT IS ORDERED THAT:**

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
  - (a) debts dischargeable under 11 U.S.C. § 523(a);
  - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
  - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. John S. Pereira is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 12/21/10

James M. Peck, Bankruptcy Judge

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0208-1  
Case: 10-14134

User: asuarez  
Form ID: 155

Page 1 of 1  
Total Noticed: 31

Date Rcvd: Dec 21, 2010

The following entities were noticed by first class mail on Dec 23, 2010.

db +Steven J. Read, 3043 Villa Ave., Apt. 49, Bronx, NY 10468-1324  
smg N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551  
smg New York City Dept. Of Finance, 345 Adams Street, 3rd Floor,  
Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300,  
Albany, NY 12205-0300  
smg United States Attorney, One St. Andrew's Plaza, Claims Unit - Room 417,  
New York, NY 10007-1701  
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122  
5257847 +CABLEVISION OF HUDSON VALLEY, 155 N. PLANK RD., NEWBURGH, NY 12550-1747  
5257849 +CBHV, PO BOX 3495, TOLEDO, OH 43607-0495  
5257852 +COUNTY OF SACRAMENTO, REVENUE RECOVERY DIVISION, 10669 COLOMA ROAD,  
RANCHO CORDOVA, CA 95670-4001  
5301330 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
5257855 HOV SERVICES, P.O. BOX 5914, BRONX, NY 10468-1324  
5257856 NATIONWIDE CREDIT, INC., 2015 VAUGHN RD NW, SUITE 400, KENNESAW, GA 30144-7802  
5257857 NCO FINANCIAL, PO BOX 15760, WILMINGTON, DE 19850-5760  
5257858 +NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368  
5257860 NCO FINANCIAL SYSTEMS, INC., P.O. BOX 15760, WILMINGTON, DE 19850-5760  
5257862 +TRIANGLE REALTY, 30 GLENN STREET, WHITE PLAINS, NY 10603-3254  
5257864 +WEST ASSET MANAGEMENT, P.O. BOX 956842, SAINT LOUIS, MO 63195-6842  
5257865 +ZWICKER & ASSOCS., P.C., PO BOX 101145, BIRMINGHAM, AL 35210-6145

The following entities were noticed by electronic transmission on Dec 21, 2010.

5257843 EDI: AMEREXPR.COM Dec 21 2010 16:18:00 AMERICAN EXPRESS, P.O. BOX 360001,  
FORT LAUDERDALE, FL 33336-0001  
5257841 +EDI: AMEREXPR.COM Dec 21 2010 16:18:00 AMERICAN EXPRESS, PO BOX 297871,  
FORT LAUDERDALE, FL 33329-7871  
5257844 +EDI: BANKAMER2.COM Dec 21 2010 16:18:00 BANK OF AMERICA, PO BOX 17054,  
WILMINGTON, DE 19850-7054  
5257845 +EDI: BANKAMER2.COM Dec 21 2010 16:18:00 BANK OF AMERICA, PO BOX 1598,  
NORFOLK, VA 23501-1598  
5257846 +EDI: TSYS2.COM Dec 21 2010 16:18:00 BARCLAYS BANK OF DELAWARE, 125 S WEST ST,  
WILMINGTON, DE 19801-5014  
5257848 +E-mail/Text: jraichel@cms-collect.com CAPITAL MANAGEMENT SERVICES LP,  
726 EXCHANGE STREET, SUITE 700, BUFFALO, NY 14210-1464  
5257851 +EDI: CHASE.COM Dec 21 2010 16:18:00 CHASE, PO BOX 15153, WILMINGTON, DE 19886-5153  
5257850 +EDI: CHASE.COM Dec 21 2010 16:18:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
5257853 +EDI: DISCOVER.COM Dec 21 2010 16:18:00 DISCOVER FIN. SERVS. LLC, PO BOX 15316,  
WILMINGTON, DE 19850-5316  
5257854 EDI: BANKAMER2.COM Dec 21 2010 16:18:00 FIA CARD SERVICES, N.A., PO BOX 15720,  
WILMINGTON, DE 19850-5720  
5257861 +EDI: AISTMBL.COM Dec 21 2010 16:18:00 T-MOBILE, PO BOX 742596, CINCINNATI, OH 45274-2596  
5257863 +EDI: URSI.COM Dec 21 2010 16:18:00 UNITED RECOVERY SYSTEMS, P.O. BOX 722910,  
HOUSTON, TX 77272-2910  
5301329 +EDI: AFNIVZCOMBINED.COM Dec 21 2010 16:18:00 Verizon, P.O. Box 15124,  
Albany, New York 12212-5124

TOTAL: 13

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5257842\* AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
5257859\* +NCO FINANCIAL SYSTEMS INC., 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2010

Signature:

